9/9/84 S6415-1(a) A-

REPORT

OF THE

BANK COMMISSIONER

OF THE

STATE OF OKLAHOMA

1983

GEORGE NIGH

Governor

R. Y. EMPIE

Bank Commissioner

REPORT

OF THE

BANK COMMISSIONER

OF THE

STATE OF OKLAHOMA

1983

FOR THE FISCAL YEAR ENDING

June 30, 1983

R. Y. EMPIE
Bank Commissioner

BANK COMMISSIONERS SINCE 1965

CARL B. SEBRING	1965 to 6-31-69
JOHN D. WILLIAMS	8-15-69 to 5-31-73
GEORGE T. FRAME	6-1-73 to 10-31-73
HARRY E. LEONARD	11-1-73 to 11-6-78
DONALD H. VANHORN	11-7-78 to 8-31-79
ROBERT Y. EMPIE	9-1-79 to present

STATE OF OKLAHOMA
STATE BANKING DEPARTMENT
June 30, 1983

The Honorable George Nigh
Governor of the State of Oklahoma

Dear Governor Nigh:

The Banking Department's efforts toward maintaining a sound banking system with safety of depositors' funds put to the test its examination practices and standards of appraisal of a bank's condition. It was properly prepared to act swiftly and responsibly, when conditions required, but 1982–83 was a tough year.

The Department operated under a strong system of priorities, concentrating supervisory attention toward known or suspected problem areas. Examinations of some banks were deferred in order to examine others with greater frequency. Numerous special meetings were called of bank boards of directors, an unprecedented number of regulatory orders became necessary. It was a painful episode for many bankers as examiners described in detail to bank boards of directors the deteriorating condition of their banks, along with the corrective measures necessary to rehabilitate the bank's soundness. Timely and appropriate actions by bank ownerships resolved most of the problem situations. Some banks were sold to new ownerships in order to effect the necessary corrections. Only one bank needed to be closed, but that was with no loss or inconvenience to any bank depositor. In fact, and it needs to be said, no depositor has lost any money in any State-chartered bank in over 20 years.

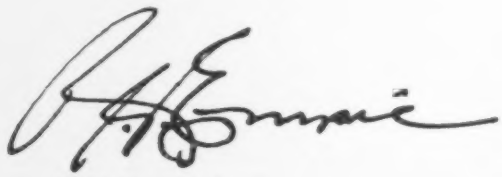
The industry has gained strength, though, having experienced unexpected economic shock and having learned the costs of unsafe and unsound practices. All banks are adopting strategies to reduce their vulnerability to the forces outside their control and to help insulate themselves from the impact of our volatile economy. Bank directors, too, are learning to be vigilant of their responsibilities.

Oklahoma-chartered savings and loan associations have stabilized their severe interest rate imbalance and in some instances are adopting a highly aggressive posture. Some have converted to stock ownership which has provided vital capital strength for continued growth and expansion of services. Some are converting to savings banks.

Oklahoma-chartered credit unions are experiencing considerable growth and continue to expand their fields of membership to provide credit union services to greater numbers of people. Though predominately federally insured, the credit union industry has become "unregulated" by comparison to banks and savings and loan associations. Credit unions are accepting their regulatory freedom in a responsible manner and justify the confidence held by the Credit Union Board.

The Banking Department monitors developments at the national level which are urging change in the regulated relationships of all institutions involved in the financial arena. A principal determinative factor as to the future of the Oklahoma Banking Department will be its sufficiency to examine and supervise all state chartered depository institutions in compliance with statutes and the public interest. A critical evaluation of this is currently underway.

Respectfully,



Bank Commissioner

PERSONNEL
1983–84

Bank Commissioner
R. Y. Empie

Attorney
Sandi Cone Silkey

Supervisory Examiners
Charles R. Griffith
Donald R. Thrower

Senior Examiners
James J. Bredenger
Randall J. Brooks
James L. Burns
Dianne S. Daniels
Roger D. Ewerth
Jack E. Fenton
Joe R. Moore
Harold A. Reel
Marvin G. Stice
Lewis H. Tew

Senior Assistants
Prentice T. Henley
James R. Herring
Sherbie L. Kiffin
Mayda Shorney
James R. Stephenson
Daryl Ray Tucker

Deputy Commissioner
Wayne Osborn

Administrative Officer
Betty Jo Johnson

Budget Director
Terry Lynn Smith

Executive Secretary
Dalinda Jan Watson

Secretaries
Margie A. Mutz
Adys C. Tucker

Clerk Typist
Mildred Watson

Assistant Examiners
Marvin D. Dement
Wilbert Johnson
David L. Kedy
Carter W. Mathews Jr.
Joseph E. Rapp
Jack H. Thompson
Kathy L. Ward
Cynthia K. Wisdom

FUNCTIONS OF
THE STATE BANKING DEPARTMENT

Exercise general supervision of all State-chartered banks, savings and loan associations, credit union and trust companies in the interest of maintaining a sound system of financial institutions and the security of funds held as deposits.

Examine State-chartered institutions, issue orders and promulgate rules and regulations to prevent institutions from engaging in unsafe and unsound practices.

Charter new institutions under the jurisdiction of the Department after conducting investigations and holding public adversary hearings.

Supervise various aspects of the management of institutions under the jurisdiction of the Department, including:

- exercise of trust powers
- abandonment of trust powers
- relocation of main office or branch
- establishment of an extended facility or branch
- increase or decrease of capital stock
- change in number and par value of capital stock
- change in name of institution
- formation of pooled trust funds
- issuance of capital debentures
- establishment of branches of savings and loan associations
- enlargement of scope of membership of credit unions
- accounting practices employed
- valuation of various types of assets
- maintenance of adequate insurance
- mergers, conversions
- enforcement of Banking Code provisions
- adoption of necessary internal policies
- internal control procedures employed
- truthfulness of advertisings

Require reports of condition of each institution under jurisdiction of the Department to be published in local newspapers.

License money orders issuers.

Register "Perpetual Care Cemeteries."

Conduct liquidations.

STATE BANKING DEPARTMENT

R. Y. EMPIE, Bank Commissioner

Banking Board
R. Y. Empie, Chairman
John T. Hannah, Member
George W. Lowry, Member
Don B. Donaldson, Member
Emory S. Crow, Member
Loretta Y. Jackson, Member

Savings & Loan Board
R. Y. Empie, Chairman
William L. Cunningham, Member
Nedra Garrett, Member
Robert E. Lyons, Member
James W. Odom, Member

Credit Union Board
R. Y. Empie, Chairman
Ed Old, Member
Jack D. McCurdy, Member
Ron Walker, Member
Don Germany, Member

	Banks	Trust Companies	Savings & Loan Associations	Credit Unions	Money Order Licensees	Perpetual Care Cemeteries
No.	314	8	19	47	8	28
Detached Facilities	89	0	0	0	0	0
Branches	0	19	34	3	899 Agencies	0

As of June 30, 1983

COMPARATIVE STATEMENT OF RECEIPTS & DISBURSEMENTS
of the
STATE BANKING DEPARTMENT

	Fiscal 1982–83	Fiscal 1981–82	Fiscal 1980–81	Fiscal 1979–80	Fiscal 1978–79
RECEIPTS					
Banks	$1,457,073.00	1,277,278.00	$1,107,661.00	$ 990,118.00	$802,804.20
Savings & Loan Associations	8,712.00	13,961.00	20,187.00	20,591.00	18,168.08
Charter & Drive-in Applications	13,900.00	11,000.00	14,500.00	11,000.00	21,500.00
Credit Unions	118,318.00	104,072.00	111,558.00	92,252.00	82,836.26
Money Order Licenses	1,375.00	1,630.00	1,525.00	1,590.00	1,410.00
Perpetual Care Cemeteries	140.00	135.00	110.00	130.00	135.00
TOTAL RECEIPTS	$1,599,518.00	1,408,076.00	$1,255,541.00	$1,115,681.00	$926,853.00
APPROPRIATION					
Personal Services	1,126,810.00	1,009,792.00	832,167.00	692,430.00	661,360.00
Operating Fund	272,719.00	217,386.00	241,384.00	207,606.00	190,612.00
Total Appropriated Funds	1,399,529.00	1,227,178.00	1,053,327.00	900,036.00	851,972.00
Revolving Fund	71,668.00	57,767.00	50,446.00	61,333.00	34,370.00
Salaries & Operating Expenses	$1,370,935.00	1,284,945.00	$1,103,773.00	$ 961,369.00	$ 886,342.00
(Receipts in excess of Disbursements)	$ 228,583.00	178,891.00	$ 181,990.00	$ 189,357.00	$ 152,270.09

COMPARATIVE STATEMENT OF ASSETS
OF
BANKS, SAVINGS & LOAN ASSOCIATIONS, CREDIT UNIONS AND
TRUST COMPANIES UNDER THE SUPERVISION OF THE STATE BANKING DEPARTMENT

Year	BANKS Total Assets as of June 30	SAVINGS & LOAN ASSOCIATIONS Total Assets as of June 30	CREDIT UNIONS Total Assets as of Dec. 31	TRUST COMPANIES Total Assets as of June 30
	(hundreds omitted)			
1974	2,941,826,	717,698,	221,048,	27,487,
1975	3,369,043,	481,000,	267,890,	32,411,
1976	3,765,537,	571,122,	327,173,	39,173,
1977	4,356,868,	705,319,	411,380,	43,385,
1978	5,066,239,	840,821,	479,931,	42,905,
1979	5,869,739,	969,063,	511,751,	75,137,
1980	6,917,405,	1,100,324,	607,280,	109,474,
1981	8,277,104,	936,642,	648,976,	125,510,
1982	9,674,422,	962,810,	789,485	147,395
1983	10,547,000,	688,477,		164,787

BANK DIVISION
STATE BANKING DEPARTMENT
STATE OF OKLAHOMA

STATE BANKING BOARD
(As of June, 1983)

R. Y. EMPIE
Chairman
State Bank Commissioner
Oklahoma City

DON B. DONALDSON
President
Union Bank and Trust
Bartlesville
(Term expires June 1, 1989)

JOHN T. HANNAH
Chairman of the Board
City Bank
Muskogee
(Term expires July 1, 1984)

GEORGE W. LOWRY
Chairman of the Board
Oklahoma Bank and Trust Company
Clinton
(Term expires June 1, 1987)

EMORY S. CROW
Chairman of the Board
First State Bank
Gould
(Term expires June 1, 1985)

LORETTA Y. JACKSON
Pool Mortgage Company
Chickasha
(Term expires June 1, 1988)

STATE-CHARTERED BANKS
STATE OF OKLAHOMA
As of June 30, 1983

Location	Name of Bank
Ada	Citizens Bank & Trust Company of Ada
Ada	Oklahoma State Bank, Ada, Oklahoma
Adair	Adair State Bank
Afton	Farmers State Bank in Afton, Oklahoma
Allen	Farmers State Bank
Altus	First State Bank of Altus
Alva	Alva State Bank & Trust Company
Anadarko	Anadarko Bank & Trust Company
Anadarko	First State Bank
Antlers	Farmers Exchange Bank
Apache	First Bank of Apache
Arapaho	Custer County State Bank
Ardmore	Lincoln Bank & Trust Company
Arnett	Farmers and Merchants Bank
Atoka	The Atoka State Bank
Atoka	First City Bank of Atoka
Barnsdall	Barnsdall State Bank
Bartlesville	Union Bank and Trust, Bartlesville, Oklahoma
Beaver	The Bank of Beaver City
Beaver	The First Security Bank
Beggs	The Bank of Beggs
Billings	The First State Bank in Billings
Binger	Binger Community Bank
Bixby	Citizens Security Bank & Trust Company
*Bixby	Town and Country Bank
Blackwell	Security Bank and Trust Company
Blair	Peoples State Bank
Blanchard	First State Bank
Boise City	The First State Bank
Bokchito	The First State Bank
Boswell	Boswell State Bank
Bristow	Community Bank
Britton	First Bank of Britton
Broken Arrow	Arkansas Valley State Bank
Broken Arrow	Metro Bank of Broken Arrow
Broken Bow	American State Bank
Broken Bow	1st Bank & Trust
Buffalo	Oklahoma State Bank
Burns Flat	Washita State Bank
Cache	First State Bank
Camargo	The First State Bank
Canton	Bank of Canton
Canute	First State Bank
Carnegie	The Farmers Bank
Carney	The Carney State Bank
Cashion	Cashion Community Bank
Catoosa	1st Bank of Catoosa
Cement	First State Bank
Chattanooga	The First Bank of Chattanooga
Chelsea	Bank of Chelsea
Cherokee	Alfalfa County Bank
Cherokee	Farmers Exchange Bank
Cheyenne	Security State Bank
Chickasha	Chickasha Bank & Trust Company
Choctaw	Choctaw State Bank
Chouteau	Bank of Commerce
Claremore	First Bank in Claremore
Claremore	Peoples State Bank

Location	Name of Bank
Claremore	Rogers County Bank
*Clayton	Clayton State Bank
Cleo Springs	Cleo State Bank
Cleveland	The Cleveland Bank
Clinton	Oklahoma Bank and Trust Company
Collinsville	American Exchange Bank
Comanche	Security State Bank
Commerce	First State Bank of Commerce
Covington	First State Bank
Coyle	Eighty Niner Bank of Coyle
Crescent	The Bank of Crescent
Crescent	Farmers & Merchants Bank
*Cushing	Bank of Cushing and Trust Co.
Cyril	Cyril State Bank
Davenport	Security State Bank
Davidson	First State Bank of Davidson
Del City	First Continental Bank and Trust Company
Depew	Central Oklahoma Bank
Dewey	The Dewey Bank
Dill City	Dill State Bank
Drummond	Bank of Drummond
Drumright	The Citizens Bank
Duke	Farmers and Merchants Bank
Duncan	First Bank & Trust Co.
Durant	The Durant Bank & Trust Company
Edmond	American Bank and Trust
Edmond	First Interstate Bank & Trust Co.
*Edmond	Citizens Bank of Edmond
*Eldorado	First State Bank
Elgin	Bank of Elgin
*Elk City	Elk City State Bank
Elk City	Bank of Western Oklahoma
Elmore City	First State Bank
*El Reno	American Heritage Bank
Enid	Community Bank & Trust Company
Enid	Northwest Bank of Enid
Erick	First American Bank
Eufaula	Farmers & Merchants Bank
*Fairfax	First State Bank
*Fairview	Fairview State Bank
Forgan	The First State Bank
Fort Cobb	Washita Valley Bank
Fort Gibson	Fort Gibson State Bank
Freedom	The Freedom State Bank
Gage	The First State Bank
*Garber	Bank of Garber
Glencoe	Glencoe State Bank
Glenpool	Bank of Glenpool
Goltry	First State Bank
Gould	First State Bank
Grandfield	First State Bank
Granite	Bank of Granite
Grove	Grand Lake Bank
Grove	First Bank of Grove
Guthrie	The First State Bank and Trust Company
Guymon	Bank of the Panhandle

Location	Name of Bank
Haileyville	The Bank of Haileyville
Harrah	First State Bank
Hartshorne	Bank of Hartshorne
Haskell	The First Bank of Haskell
Healdton	Bank of Healdton
Henryetta	American Exchange Bank
Hinton	First State Bank
Hobart	Home State Bank
Holdenville	People State Bank & Trust Company
Hollis	The First State Bank and Trust Company
Hopeton	Hopeton State Bank
*Hugo	The Citizens State Bank
Hulbert	First State Bank
Hunter	Bank of Hunter
Hydro	Bank of Hydro
Idabel	First State Bank
Inola	Bank of Inola
Jay	Delaware County Bank
Jenks	Bank of Commerce
Jet	First State Bank
Jones	First State Bank
Ketchum	The First State Bank
Keyes	The First State Bank
Kingfisher	Kingfisher Bank and Trust Co.
Kingston	Texoma Bank
Konawa	Oklahoma State Bank
Kremlin	Bank of Kremlin
Lamont	The State Exchange Bank
Langley	Bank of the Lakes
Lawton	Citizens Bank
Lawton	Security Bank & Trust Company
Lawton	Sheridan Bank and Trust Company
Lexington	First State Bank
Lindsay	American Exchange Bank
Locust Grove	Bank of Locust Grove
Lone Grove	First Community Bank and Trust Co.
Lone Wolf	First State Bank
Madill	Madill Bank and Trust Company
Mangum	The Guarantee State Bank
Mannford	Mannford State Bank
Marietta	Firstbank of Marietta
Marshall	Bank of Marshall
Maud	Citizens State Bank
McAlester	American Bank of Commerce
McLoud	The Bank of Commerce
*Medford	Grant County Bank
*Meeker	Bank of Meeker
Meno	Meno Guaranty Bank
Miami	Security Bank and Trust Company
Midwest City	Security Bank & Trust Company
Minco	The First American Bank of Minco
Mooreland	First State Bank of Mooreland
Morris	Morris State Bank
Morrison	Citizens State Bank

Location	Name of Bank
Muldrow	Sequoyah State Bank of Muldrow
Mulhall	Oklahoma State Bank
Muskogee	American Bank of Muskogee
Muskogee	City Bank
Muskogee	Commercial Bank & Trust Company
Mustang	The First Mustang State Bank
*Mustang	Mustang Community Bank
Newcastle	Bank of Newcastle
Nicoma Park	Park State Bank
Noble	First State Bank
Norman	American Exchange Bank & Trust Company
Norman	Norman Bank of Commerce
Norman	United Bank & Trust Co.
	First State Bank
Oilton	First Bank of Okarche
Okarche	State Guaranty Bank
Okeene	The Citizens State Bank
Okemah	American Bank of Commerce
Oklahoma City	Capitol Hill State Bank & Trust Company
Oklahoma City	Commerce Bank (The Village)
Oklahoma City	Community Bank (Warr Acres)
Oklahoma City	The Crossroads State Bank
Oklahoma City	First Security Bank and Trust Company
Oklahoma City	Founders Bank & Trust Company
Oklahoma City	Frontier State Bank
Oklahoma City	Grant Square Bank and Trust Company
Oklahoma City	Guaranty Bank & Trust Co.
Oklahoma City	Medical Center State Bank
Oklahoma City	Nichols Hills Bank
Oklahoma City	Northwest Bank
Oklahoma City	Republic Bank
Oklahoma City	Southwestern Bank & Trust Company
Oklahoma City	Union Bank and Trust Company
*Oklahoma City	United Oklahoma Bank
Oklahoma City	Will Rogers Bank and Trust Company
Oklahoma City	Wilshire Bank
Oklahoma City	Lakeside State Bank
Oologah	First Bank of Owasso
Owasso	Liberty Bank of Owasso
Owasso	
Perkins	Payne County Bank
Perry	Exchange Bank and Trust Company
Picher	First State Bank
Piedmont	Rollings Hills State Bank
Ponca City	Pioneer Bank and Trust
Ponca City	Security Bank & Trust Company of Ponca City, Okla.
Pond Creek	The First State Bank
Poteau	Poteau State Bank
Pryor	American Bank of Oklahoma
Purcell	First American Bank and Trust Company
Quapaw	The Bank of Quapaw
Quinton	The Farmers State Bank
Red Oak	The Bank of Red Oak
Ringling	Ringling State Bank
Rocky	The State Bank of Rocky

Location	Name of Bank
Roff	American Bank of Roff
Roosevelt	Security State Bank
Ryan	The First State Bank
Ryan	Peoples Bank and Trust Company
Salina	Lakeside Bank of Salina
Sand Springs	First Bank and Trust Company
Sand Springs	Sand Springs State Bank
Seminole	First State Bank
Seiling	Community Bank
Sentinel	Southwest State Bank
Shawnee	First State Bank & Trust Company of Shawnee
Shidler	Community Bank
Skiatook	The Exchange Bank
Snyder	Bank of the Wichitas
Spencer	The Spencer State Bank
Spiro	Spiro State Bank
Stillwater	Stillwater Community Bank
Stilwell	Bank of Commerce
Stonewall	First American Bank
Stratford	First American Bank
Stroud	The First State Bank
Sulphur	First-Oklahoma Bank & Trust Company
Sulphur	Sulphur Community Bank
Tahlequah	First State Bank
Tahlequah	The Liberty State Bank of Tahlequah, Oklahoma
Talihina	First State Bank in Talihina
Taloga	Dewey County State Bank
Tecumseh	The Farmers and Merchants Bank
Tecumseh	Tecumseh Bank
*Temple	First State Bank in Temple
Thomas	American State Bank
Tishomingo	Bank of Johnston County
Tishomingo	First State Bank
Tonkawa	The Service Bank of Tonkawa
Tryon	Farmers & Merchants Bank
Tulsa	Century Bank
Tulsa	American Bank of Tulsa
Tulsa	American State Bank
Tulsa	Bank of Commerce and Trust Company
Tulsa	Bank of Tulsa
Tulsa	Boulder Bank and Trust Company
Tulsa	Brookside State Bank
Tulsa	City Bank and Trust Company
Tulsa	Community Bank & Trust Company
Tulsa	The F & M Bank & Trust Company
Tulsa	Gilcrease Hills Bank
*Tulsa	Harvard Bank
Tulsa	Mercantile Bank and Trust Company
Tulsa	North Side State Bank
Tulsa	Peoples State Bank, Tulsa, Oklahoma
Tulsa	Republic Bank and Trust Company
Tulsa	Security Bank
Tulsa	Southwest Tulsa Bank
Tulsa	United Bank
Tulsa	Woodland Bank

Location	Name of Bank
Tuttle	The Bank of Tuttle
Union City	The Bank of Union
Valliant	First State Bank
Velma	Citizens' Bank
Verden	The Bank of Verden
Vian	Vian State Bank
Vici	Bank of Vici
Vinita	Oklahoma State Bank & Trust Company
Wagoner	The American Bank
Wagoner	First Wagoner Bank and Trust Company
Wakita	Citizens Bank of Wakita
Walters	Walters Bank and Trust Company
Warner	The Security Bank
Watonga	First State Bank
Watonga	Watonga State Bank
Waukomis	Waukomis State Bank
Waynoka	First State Bank
*Weatherford	Security State Bank
Webbers Falls	Lake Country Bank
Welch	Welch State Bank
Wellston	The Wellston State Bank
Westville	Peoples Bank
*Wetumka	Bank of Commerce
Wewoka	Security State Bank
Wilburton	Latimer State Bank
Wilburton	Wilburton State Bank
Willow	First State Bank
Wilson	The Bank of Wilson
Wister	The First State Bank
Woodward	Bank of the Northwest
*Woodward	The Bank of Woodward
Woodward	The Stock Exchange Bank
Wright City	Wright City State Bank
Wyandotte	Bank of Wyandotte
Wynnewood	The State Bank of Wynnewood
Yale	First Bank and Trust Company
Yukon	Canadian State Bank

*Denotes Federal Reserve Member Banks

ALL STATE-CHARTERED BANKS IN OKLAHOMA ARE INSURED BY THE FEDERAL DEPOSIT INSURANCE CORPORATION.

CHANGE IN NUMBER OF STATE BANKS FROM JUNE 30, 1982 TO JUNE 30, 1983

Total number of state banks as of June 30, 1982	313
New banks opened	1
Conversion of national banks to state banks	1
Conversion of state banks to national banks	1
Mergers	0
Banks closed	0
Total number of state banks as of June 30, 1983	314

CHARTER APPLICATIONS

Number of applications filed (June 30, 1982 to June 30, 1983)	2
Applications withdrawn	1
Number of charter hearings conducted	1
Charters approved	1
Charters denied	0
Decisions appealed	0
Applications pending	0

NEW BANKS OPENED

Bank of Glenpool, Glenpool	Opened April 4, 1982
First State Bank of Mooreland, Mooreland	Opened December 17, 1983

(This bank assumed the assets and liabilities of The Security State Bank, Mooreland)

CONVERSIONS

First State Bank, Roland	Converted 1-3-83 to National Bank
Community National Bank, Seiling	Converted 4-20-83 to State Bank

CHANGE IN NAME

Bank of Cushing and Trust Company (Formerly Bank of Cushing)	September 18, 1982
First City Bank of Atoka, Atoka (Formerly First Bank in Atoka)	August 12, 1982
American Bank and Trust Company, Tulsa (Formerly American Bank of Tulsa)	January 5, 1983

CONSOLIDATED STATEMENT

Condition of Oklahoma State Banks at the close of business
December 31, 1982

Number of Banks Reporting—313
All Dollar amounts are rounded to the nearest thousand

With Call of June 30, 1983
314 Banks Reporting

ASSETS

Cash and Due from Banks	$ 899,700
U.S. Treasury Securities	1,164,600
Obligations of Other U.S. Agencies	172,100
Obligations of States & Political Subdivisions	1,271,500
All Other Securities	24,900
Federal Funds Sold	574,300
Loans—Net	5,690,900
Lease Financing Receivables	30,300
Bank Premises—F&F	176,400
Other Real Estate Owned	21,900
Other Assets	226,200
TOTAL ASSETS	$10,252,800

LIABILITIES

IPC Deposits	7,921,100
Deposits of U.S. Government	14,800
Deposits of State & Political Subdivisions	882,800
All Other Deposits	175,500
Certified and Officers Checks	83,000

EQUITY CAPITAL

Preferred Stock	200
Common Stock	$ 185,100
Surplus	284,100
Undivided Profits	346,900
TOTAL EQUITY CAPITAL	816,300
TOTAL LIABILITIES, DEBENTURES AND EQUITY CAPITAL	$10,252,800

	12-31-82	12-31-81	12-31-80
Percentage of Total Capital to Total Assets	7.96%	7.82%	8.05%
Percentage of Total Capital to Total Deposits	8.99%	8.87%	9.06%
Percentage of Total Loans to Total Deposits	62.69%	60.60%	58.25%
Percentage of Cash Reserves to Total Deposits	9.91%	11.07%	10.33%

CONSOLIDATED STATEMENT

Condition of Oklahoma State Banks at the close of business
June 30, 1983

Number of Banks Reporting—314

(In thousands)	With Call of December 31, 1982 313 Banks Reporting
ASSETS	
Cash and Due from Banks	$ 852,700
U.S. Treasury Securities	1,355,900
Obligations of Other U.S. Agencies	181,100
Obligations of States & Political Subdivisions	1,211,200
All Other Securities	18,200
Federal Funds Sold	553,800
Loans—Net	5,880,400
Lease Financing Receivables	31,900
Bank Premises—F&F	184,900
Other Real Estate Owned	26,400
Other Assets	250,500
TOTAL ASSETS	$10,547,000
LIABILITIES	
IPC Deposits	$8,094,600
Deposits of U.S. Government	18,900
Deposits of State & Political Subdivisions	935,300
All Other Deposits	179,200
Certified and Officers Checks	90,200
TOTAL DEPOSITS	$9,318,200
Federal Funds Purchased	$ 129,700
Other Liabilities for Borrowed Money	60,000
Mortgage Indebtedness for Capitalized Leases	7,200
Other Liabilities	133,000
TOTAL LIABILITIES	$9,648,200
Subordinated Notes and Debentures	18,500
EQUITY CAPITAL	
Preferred Stock	$ 200
Common Stock	192,700
Surplus	300,000
Undivided Profits	387,300
TOTAL EQUITY CAPITAL	880,200
TOTAL LIABILITIES, DEBENTURES AND EQUITY CAPITAL	$10,547,000

	6-30-83	6-30-82	6-30-81
Percentage of Total Capital to Total Assets	8.34%	8.15%	8.14%
Percentage of Total Capital to Total Deposits	9.45%	9.20%	9.27%
Percentage of Total Loans to Total Deposits	63.11%	63.02%	59.89%
Percentage of Cash Reserves to Total Deposits	9.15%	9.18%	9.93%

TRUST COMPANY DIVISION
STATE BANKING DEPARTMENT
STATE OF OKLAHOMA
(As of June 30, 1983)

R. Y. EMPIE
Chairman
State Bank Commissioner

DON B. DONALDSON
President
Union Bank and Trust
Bartlesville
(Term expires June 1, 1989)

JOHN T. HANNAH
Chairman of the Board
City Bank
Muskogee
(Term expires July 1, 1984)

GEORGE W. LOWRY
President
Oklahoma Bank and Trust Company
Clinton
(Term expires June 1, 1987)

EMORY S. CROW
President
First State Bank
Gould
(Term expires June 1, 1985)

LORETTA Y. JACKSON
Pool Mortgage Company
Chickasha
(Term expires June 1, 1988)

TRUST COMPANIES

Albright Title & Trust Company (2) Branches.....Newkirk
American First Title & Trust Company
(No Branches).....Oklahoma City
Investors Trust Company (No Branches) .....Duncan
Pioneer Savings and Trust Company (4) Branches .....Muskogee
Southwest Title & Trust Co., Inc. (7) Branches .....Oklahoma City
Republic Trust and Savings Company (2) Branches .....Tulsa
The Trust Company of Oklahoma (2) Branches .....Oklahoma City
The First Oklahoma Trust Company (1) Branch) .....Oklahoma City

CONSOLIDATED STATEMENT

Report of Condition of Oklahoma's Eight Trust Companies
at the close of business on December 31, 1982
(In thousands)

ASSETS

1.	Cash & Due from banks	$ 6,877
2.	Notes, Loans & Other Receivables	88,563
3.	Stocks, Bonds, Securities & other investments	43,373
4.	Trust Company premises, furniture, fixtures and other assets representing trust company premises	2,261
5.	Other Real Estate	917
6.	Investments in subsidiaries	827
7.	Title records	185
8.	Other Assets	8,560
9.	TOTAL ASSETS	$151,563

LIABILITIES

10.	Certificates & Other Forms representing deposits of individuals, Partnerships and Corporations	$115,102
11.	Certificates & Other Forms representing deposits of Government and Political Subdivisions	-0-
12.	Accounts Payable	1,270
13.	Notes Payable	4,828
14.	Custodial and Escrow Accounts Payable	2,048
15.	Reserve provision for taxes, interest, etc.	1,060
16.	Other Liabilities	6,040
17.	TOTAL LIABILITIES	$130,348

RESERVES ON LOANS & SECURITIES

18.	Reserves for bad debts losses on loans	1,637
19.	Reserves for losses on securities	
20.	TOTAL RESERVES ON LOANS & SECURITIES	1,637

CAPITAL ACCOUNTS

21.	Capital Notes and Debentures (specify interest and maturity on each issue outstanding)	500
22.	Preferred stock-total par value	2,228
23.	Common stock-total par value	7,409
24.	Surplus	5,664
25.	Undivided Profits	3,750
26.	Reserves for contingencies and other capital reserves, including provisions for abstracting & title guarantees	27
27.	TOTAL CAPITAL ACCOUNTS	19,578
28.	TOTAL LIABILITIES, RESERVES & CAPITAL ACCOUNTS	151,563

CONSOLIDATED STATEMENT

Report of Condition of Oklahoma's Eight Trust Companies
at the close of business on June 30, 1983
(In thousands)

ASSETS

1. Cash & Due from banks	$ 8,240
2. Notes, Loans & Other Receivables	88,608
3. Stocks, Bonds, Securities & other investments	55,369
4. Trust Company premises, furniture, fixtures and other assets representing trust company premises	2,340
5. Other Real Estate	1,362
6. Investments in subsidiaries	837
7. Title records	150
8. Other Assets	7,881
9. TOTAL ASSETS	$164,787

LIABILITIES

10. Certificates & Other Forms representing deposits of individuals, Partnerships and Corporations	$128,739
11. Certificates & Other Forms representing deposits of Government and Political Subdivisions	-0-
12. Accounts Payable	911
13. Notes Payable	2,699
14. Custodial and Escrow Accounts Payable	2,626
15. Reserve provision for taxes, interest, etc.	1,752
16. Other Liabilities	5,239
17. TOTAL LIABILITIES	$141,966

RESERVES ON LOANS & SECURITIES

18. Reserves for bad debts losses on loans	$1,673
19. Reserves for losses on securities	
20. TOTAL RESERVES ON LOANS & SECURITIES	$1,673

CAPITAL ACCOUNTS

21. Capital Notes and Debentures (specify interest and maturity on each issue outstanding)	
22. Preferred stock—total par value	1,818
23. Common stock—total par value	9,002
24. Surplus	8,421
25. Undivided Profits	1,846
26. Reserves for contingencies and other capital reserves, including provisions for abstracting & title guarantees	61
27. TOTAL CAPITAL ACCOUNTS	21,148
28. TOTAL LIABILITIES, RESERVES & CAPITAL ACCOUNTS	$164,787

SAVINGS & LOAN BOARD
STATE OF OKLAHOMA
(As of June 30, 1983)

R. Y. EMPIE
Chairman
State Bank Commissioner
Oklahoma City

JAMES W. ODOM
President
Home Savings Bank
Lawton
(Term expires April 17, 1985)

WILLIAM L. CUNNINGHAM
President
Guthrie Savings & Loan Association
Guthrie
(Term expires April 17, 1985)

ROBERT E. LYONS
President
People Federal Savings & Loan Association
Bartlesville
(Term expires April 17, 1983)

NEDRA GARRETT
Public Member
Mangum, Oklahoma
(Term expires April 7, 1984)

STATE-CHARTERED
SAVINGS AND LOAN ASSOCIATIONS

JUNE 30, 1983

Location	Name of Association
*Atoka	Atoka Building and Loan Assn.
Chickasha	Grady County Savings & Loan Assn.
Clinton	Clinton Savings and Loan Assn.
Duncan	Duncan Savings and Loan Assn.
**Elk City	Heritage Savings and Loan Assn.
Fairview	Fairview Savings and Loan Assn.
Guthrie	Guthrie Savings and Loan Assn.
**Jay	Grand Savings and Loan Assn.
Oklahoma City	First Western Savings and Loan Assn.
Oklahoma City	American Home Savings and Loan Assn.
**Oklahoma City	Checotah Crossroads Savings and Loan Assn.
Okmulgee	The Okmulgee Savings and Loan Assn.
Pauls Valley	Garvin County Savings and Loan Assn.
**Seminole	Territory Savings and Loan Assn. of Seminole
Stilwell	Midfirst Savings and Loan Assn.
Stillwater	The Stillwater Savings and Loan Assn.
**Woodward	Homestead Savings and Loan Assn.

Foreign Associations With Resident Agents in Oklahoma:

The Barber County Savings & Loan Association	Medicine Lodge, Kansas
Vernon Savings & Loan Association	Vernon, Texas

Savings and Loan Division, State Banking Department
Malco Building, 4100 Lincoln
Oklahoma City, Oklahoma

*Indicates Association not insured by F.S.L.I.C.
**Indicates insured Stock Association

STATE OF OKLAHOMA
CONSOLIDATED STATEMENT OF
SAVINGS AND LOAN ASSOCIATIONS
(State Chartered)
June 30, 1983

In Thousands:

Number of Associations Reporting—17

ASSETS

MORTGAGE LOANS AND CONTRACTS		
VA Loans	$ 9,916,320	
FHA-HUD	12,001,342	
Conventional	532,773,851	
Nonmortgage Loans	30,643,805	
		$585,335,318
Repossessed Property	1,698,952	
Real Estate	1,216,353	
Cash and Investment Securities	72,166,428	
Fixed Assets	10,771,690	
Other Assets	17,288,787	
		$103,142,210
TOTAL ASSETS		$688,477,528

LIABILITIES AND NET WORTH

LIABILITIES		
Deposits and Savings Accounts	$575,933,685	
Other Liabilities	79,497,750	
Total Liabilities		$655,431,435
NET WORTH		
Stock	$ 7,210,622	
Surplus	6,508,650	
Appraised Equity Capital	615,732	
Reserves	14,183,580	
Undivided Profits	3,406,875	
Net Undistributed Income	1,120,634	$ 33,046,093
TOTAL LIABILITIES AND NET WORTH		$688,477,528

CREDIT UNION BOARD
STATE OF OKLAHOMA
(As of June 30, 1983)

R. Y. EMPIE
Chairman
State Bank Commissioner
Oklahoma City

DON GERMANY
President
Tinker Credit Union
Oklahoma City
(Term expires October 11, 1983)

JACK D. McCURDY
Department Chief Engineering #5, E.S.S. Testing
Western Electric Company, Inc.
Oklahoma City
(Term expires October 11, 1986)

ED OLD
Retired
Oklahoma City, Oklahoma
(Term expires October 11, 1984)

RON WALKER
President
Mapco Employees Federal Credit Union
Tulsa
(Term expires October 1, 1985)

OKLAHOMA STATE-CHARTERED CREDIT UNIONS
June 30, 1983

Location	Name of Credit Union
Ada	Ada Federal Credit Union
Ada	East Central Teachers Credit Union
Anadarko	Cooperative Employees Credit Union
Ardmore	Oklahoma Postal Employees Credit Union
Bartlesville	TRW Reda Employees Credit Union
Durant	Southeastern Teachers Credit Union
El Reno	El Reno (RIL) Credit Union
Enid	Enid Postal Employees Credit Union
Lawton	Goodyear, Lawton Employees Credit Union
Midwest City	Midwest City Memorial Hospital Municipal Employees Credit Union
*McAlester	McAlester Credit Union
*Muskogee	Muskogee District Telco Credit Union
Oklahoma City	Capital Credit Union
Oklahoma City	D.P.W. Employees Credit Union
Oklahoma City	FAA Employees Credit Union
Oklahoma City	Federal Employees Credit Union
Oklahoma City	Municipal Employees Credit Union
Oklahoma City	Oklahoma Education Credit Union
*Oklahoma City	OG&E Employees Credit Union
Oklahoma City	Oklahoma Highway Department Credit Union
Oklahoma City	Oklahoma RE&T Employees Credit Union
Oklahoma City	Public Health Credit Union
Oklahoma City	Santa Fe Ox Credit Union
Oklahoma City	Scrivner Employees Credit Union
Oklahoma City	Teachers Credit Union
Oklahoma City	Tinker Credit Union
Oklahoma City	WEOKIE Credit Union
Oklahoma City	Wilson Credit Union
Oklahoma City	Woods Credit Union
Sand Springs	Green Country Credit Union
Spencer	Northeast Concerned Christians Credit Union
Tulsa	Allied Printing Trades Council C.U.
Tulsa	C.E. Credit Union
Tulsa	F.O.P. Credit Union
Tulsa	Fire Fighters Credit Union
Tulsa	Frisco Employees Credit Union
Tulsa	H. H. Employees Credit Union
Tulsa	Local 1002 Employees Credit Union
Tulsa	Oklahoma Central Credit Union
Tulsa	Oklahoma Corporate Credit Union
Tulsa	Oklahoma Natural Employees Credit Union
Tulsa	Quicktrip Employees Credit Union
Tulsa	Tulsa Federal Credit Union
Tulsa	Tulsa Teachers Credit Union
Tulsa	Tulsa Transit Credit Union
Tulsa	Williams Employees Credit Union

*indicates uninsured institution

ANNUAL CONSOLIDATED REPORT OF CONDITION
STATE-CHARTERED CREDIT UNIONS OF OKLAHOMA

December 31, 1982

Number of Credit Unions Reporting—51	
Total loans	$ 425,832,612
(a) Less: Allowance for loan losses	1,599,114
(b) Net loans outstanding	424,233,498
Cash (cash on hand, petty cash, checking accounts)	15,539,488
Total Investments	333,220,700
(a) U.S. Government obligations	11,322,827
(b) Federal agency securities	11,735,615
(c) Common trust investments	1,033,888
(d) Loans to other credit unions	1,452
(e) Shares, deposits, & certificates in other credit unions	148,592,252
(f) Shares, deposits, & certificates in banks, S & L's	129,352,776
(g) All other investments	31,181,890
Land and building	7,944,619
All other assets	8,547,010
TOTAL ASSETS	$ 789,485,315

LIABILITIES AND EQUITY

Notes payable (sum of a and b)	$ 890,842
(a) Promissory notes (certificates of indebtedness)	40,000
(b) Other notes payable	850,842
Dividends/Interest on deposits payable	1,275,203
Members' savings (sum of a and b)	727,553,721
(a) Shares (members and non-members)	580,006,354
(b) Deposits (members and non-members)	147,549,367
Total Reserves (sum of a and b)	34,734,161
(a) Regular/Statutory reserves	29,155,069
(b) Other reserves	5,579,092
Undivided earnings (after year-end dividends/interests deposits)	16,735,024
All other liabilities (includes accounts payable)	8,336,364
Total liabilities and equity	$ 789,4885,315

PERPETUAL CARE CEMETERIES
(As of June 30, 1983)

Title 8, Chapter 6, §166. . . . The owners of. . . . cemeteries shall be required to file a report within ninety (90) days after the end of the fiscal year of each cemetery with the State Bank Commissioner. . . .

Cemetery	Location
Memorial Park of Ada, Inc.	Ada
Restlawn Memorial Park	Altus
Hillcrest Memorial Park	Ardmore
Memorial Park Association	Bartlesville
Bixby Cemetery Association	Bixby
Fairlawn Memorial Park	Cushing
Sunny Lane Cemetery	Del City
Resthaven Memorial Gardens	Duncan
Memorial Park Association	Edmond
Memorial Park Cemetery	Enid
Sunset Memorial Gardens	Lawton
Lexington Cemetery Association	Lexington
Arlington Memorial Park	Oklahoma City
Chapel Hill Memorial Gardens	Oklahoma City
Mount Moriah Burial Park	Oklahoma City
Resthaven Memory Park	Oklahoma City
Resthaven Memory Gardens	Oklahoma City
Rose Hill Burial Park	Oklahoma City
Spring Creek Memorial Cemetery	Oklahoma City
Trice Hill Cemetery Association	Okmulgee
Okmulgee Cemetery Association	Ponca City
Rest Haven Memorial Park Association	Ponca City
Sunset Memorial Gardens	Shawnee
Resthaven Memorial Park	Spencer
Hillcrest Memorial Gardens	Tulsa
Crown Hill Cemetery	Tulsa
Floral Haven Memorial Gardens	Tulsa
Memorial Park	Tulsa
Rose Hill Burial Park	

MONEY ORDERS

Title 6, Chapter 5, §2103(a). . . . No person shall engage in the business of selling or issuing checks as a service or for a fee or other consideration without first securing a license to do so from the Commissioner. . .

Principals	Location	Agencies
American Express Company	New York, New York	189
The Circle K Corporation	Phoenix, Arizona	37
Associated Financial Express Inc.	St. Louis, Missouri	17
Republic Money Orders, Inc.	Dallas, Texas	227
Travelers Express Company, Inc.	Minneapolis, Minnesota	409
Pioneer Savings and Trust Company	Oklahoma City	4
Union Loan & Thrift Company	Oklahoma City	1
Northwest National Bank	Fayetteville, Arkansas	15